

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Annabelle Cruz Viray
 Debtor

Case No. 18-18243-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db +Annabelle Cruz Viray, 49 Pechins Mill Road, Collegeville, PA 19426-3201
 14269831 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14246348 +Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
 14246349 #+Henry Viray, 473 West Vine Street, Hatfield, PA 19440-3041
 14301897 #+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
 14261492 +PennyMac Loan Services, LLC, c/o Kevin G McDonald, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14277686 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
 14246350 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
 14261427 +PerrnyMac Loan Services, LLP, c/o Kevin G. McDonalds, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14262454 +Redding Bank of Commerce, Service Finance Co, LLC, 555 S Federal Hwy #200,
 Boca Raton, FL 33432-6033
 14246351 +Service Finance Compan, 555 S Federal Highway, Boca Raton, FL 33432-5505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: CourtNotices@rqplaw.com Mar 27 2020 03:41:45 JOSEPH L QUINN,
 Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464
 tr +EDI: FGARYFSEITZ.COM Mar 27 2020 07:33:00 GARY F. SEITZ,
 Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd,
 Suite 1901, Philadelphia, PA 19103-2113
 smg E-mail/Text: megan.harper@phila.gov Mar 27 2020 03:42:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2020 03:41:56
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 27 2020 03:42:01 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 27 2020 03:41:58 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14261442 EDI: BECKLEE.COM Mar 27 2020 07:33:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14246344 +EDI: AMEREXPR.COM Mar 27 2020 07:33:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 14246345 EDI: BANKAMER.COM Mar 27 2020 07:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14250200 EDI: DISCOVER.COM Mar 27 2020 07:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14246347 +EDI: DISCOVER.COM Mar 27 2020 07:33:00 Discover Fin Svcs Llc, Pob 15316,
 Wilmington, DE 19850-5316
 14246346 EDI: JPMORGANCHASE Mar 27 2020 07:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850
 14273595 EDI: PRA.COM Mar 27 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14246420 +EDI: PRA.COM Mar 27 2020 07:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14277072 +E-mail/Text: bncmail@w-legal.com Mar 27 2020 03:42:00 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14246352 +EDI: RMSC.COM Mar 27 2020 07:33:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
 14246353 +EDI: RMSC.COM Mar 27 2020 07:33:00 Syncb/care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 14246354 +EDI: RMSC.COM Mar 27 2020 07:33:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 14246355 +EDI: RMSC.COM Mar 27 2020 07:33:00 Syncb/paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-5005
 14246356 +EDI: RMSC.COM Mar 27 2020 07:33:00 Syncb/sleep Number, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14246790 +EDI: RMSC.COM Mar 27 2020 07:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021
 14246357 +EDI: CITICORP.COM Mar 27 2020 07:33:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 14265241 EDI: WFFC.COM Mar 27 2020 07:33:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 14246358 EDI: WFFC.COM Mar 27 2020 07:33:00 Wf Crd Svc, Csc1 Dispute Team N8235-04m,
 Des Moines, IA 50306
 14246360 +E-mail/Text: bankruptcydept@wyn.com Mar 27 2020 03:42:01 WorldMark by Wyndham,
 Attention: Bankruptcy Department, P.O. Box 97474, Las Vegas, NV 89193-7474
 14246359 +E-mail/Text: bankruptcydept@wyn.com Mar 27 2020 03:42:01 Worldmark,
 10750 W Charleston Blvd, Las Vegas, NV 89135-1049

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0313-2

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
JOSEPH L QUINN on behalf of Debtor Annabelle Cruz Viray CourtNotices@rgplaw.com
KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1	Annabelle Cruz Viray		Social Security number or ITIN xxx-xx-8094
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania		Date case filed in chapter 13 12/14/18
Case number: 18-18243-elf			Date case converted to chapter 7 3/25/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Annabelle Cruz Viray	
2. All other names used in the last 8 years		
3. Address	49 Pechins Mill Road Collegeville, PA 19426	
4. Debtor's attorney Name and address	JOSEPH L QUINN Ross, Quinn & Ploppert, P.C. 192 S. Hanover Street, Suite 101 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: CourtNotices@rqplaw.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Debtor **Annabelle Cruz Viray**

Case number **18-18243-elf**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 3/26/20
7. Meeting of creditors	April 23, 2020 at 11:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	900 Market Street, Suite 304A, Philadelphia, PA 19107
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 6/22/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	